

Illinois Administrative Code

TITLE 50: INSURANCE

PART 931: REQUIRED PROCEDURE FOR CONSUMER COMPLAINT NOTIFICATION

Section

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AUTHORITY: Implementing Section 143 and authorized by Section 401 of the Illinois Insurance Code (Ill. Rev. Stat. 1981, ch. 73, pars. 755 and 1013).

SOURCE: Adopted at 3 Ill. Reg. 14, p. 66, effective April 6, 1979; codified at 7 Ill. Reg. 2355.

931.10 Authority

This Part is promulgated by the Director of Insurance pursuant to Section 401 of the Illinois Insurance Code (Ill. Rev. Stat. 1981, ch. 73, par. 1013), which empowers the Director "... *to make reasonable rules and regulations as may be necessary for making effective...*" the insurance laws of this state. The purpose of this Part is to implement Section 143(c) of the Illinois Insurance Code (Ill. Rev. Stat. 1981, ch. 73, par. 755(c)).

931.20 Scope

- a) This Part shall apply to all companies authorized to transact insurance business as set forth in Classes 1, 2 or 3 of Section 4 of the Illinois Insurance Code, except for those lines of insurance enumerated in Section 931.50 of this Part.
- b) This Part shall apply to any policy or certificate issued as new business and:

- 1) The first renewal of a policy or certificate issued after the effective date of this Part;
 - 2) The first continuation of notice of any policy or certificate written on a continuous basis, or with no fixed expiration date, issued after the effective date of this Part;
 - 3) Any binders of insurance issued or delivered in this state.
- c) For Group Life Insurance and Group Accident and Health Insurance, the requirement of "Written Notice" may be satisfied by furnishing to the policyholder, or by the policyholder furnishing, notices in sufficient quantity for distribution to the group members.

931.30 Definitions

The requirement of providing "Written Notice" shall be satisfied by:

- a) Any printed notice delivered with a policy or certificate;
- b) Any adhering label attached to a policy or certificate;
- c) Any computerized notice issued concurrently with a computer issued policy or certificate;
- d) Any other form of individual written notice substantially similar to the above.

931.40 Procedures for Notification

- a) The address to be used for the Department of Insurance should be: Illinois Department of Insurance, Consumer Division or Public Services Section, Springfield, Illinois 62767.
- b) The address to be used for the company shall be an office that can service all types of complaints. If one office cannot service all types of complaints, then the additional addresses of each appropriate service office must be given.
- c) In addition to providing the required addresses, the notification should set forth the minimum amount of information included in the following suggested wording: "This notice is to advise you that should any complaints arise regarding this insurance, you may contact the following:"

931.50 Exceptions

The following types of insurance are exempted from this Part:

- a) Ocean Marine;
- b) Fidelity and Surety;
- c) Other Inland Marine risks which, by general custom, are not written according to manual rates or rating plans;
- d) Single Premium Short Term Travel Accident policies.

931.60 Severability

If any Section or portion of a Section of this Part, or applicability thereof to any person or circumstance, is held invalid by a court, the remainder of the Part, or the applicability of such provision or circumstance, shall not be affected thereby.